

FIGHT MEDICARE & MEDICAID FRAUD, ABUSE, & WASTE: Volunteer to be a Fraud Spotter

By Ellen Henningsen, former Elder Advocate with the Wisconsin Department of Justice, now the Medicare attorney with the Elder Law Center of the Coalition of Wisconsin Aging Groups.

When Mrs. Smith received her Medicare Summary Notice (MSN), she was surprised to see that her recent outpatient surgery had been billed to Medicare as inpatient surgery. The bill was much higher than she had expected. Earlier, Mrs. Smith had attended a presentation on Medicare fraud and knew just what to do. First, she phoned the hospital's billing department and was assured that the--bill was correct. She then phoned the Elder Law Center of the Coalition of Wisconsin Aging Groups (CWAG) and reported her concern. CWAG reported the situation to the appropriate investigatory agency, which determined that the provider had not only incorrectly billed for Mrs. Smith's surgery but for several other patients as well. Mrs. Smith's call resulted in Medicare recovering over \$40,000 from the provider.

Although the majority of providers are honest, some submit improper claims to Medicare and Medicaid. Billions of dollars are lost each year when providers submit claims that are fraudulent, abusive or wasteful. (Fraudulent claims involve an intentional misrepresentation, abusive claims involve an incident that is inconsistent with sound medical or business practice, and wasteful claims involve an honest error.) Thus, fewer dollars are available to pay legitimate claims. Examples of improper billings are: > > >

- Billing for services and supplies that were not received,
- Billing for more services or supplies than were provided,
- Billing for a service not furnished as billed ("upcoding"),
- Billing for a service that was advertised as "free,"
- Billing for services that do not meet care standards.

CWAG administers a "Fraud Spotters Program" that assists Medicare and Medicaid participants in reporting fraud, abuse, and waste. The program's primary focus is to recruit and train volunteer fraud spotters like the one Mrs. Smith heard make a presentation. Volunteers:

- Learn to recognize fraud, abuse, and waste,
- Help other older people recognize fraud, abuse, and waste,
- Help others review their Medicare Summary Notices (MSNs) and Medicaid Explanation of Benefits (EOBs),
- Make presentations in their communities.

Training will include information about Medicare/Medicaid coverage, how to spot errors on MSNs and EOBs, and how to educate others. If you would like to learn more about becoming a volunteer, please contact Ellen Henningsen at (608) 224-0660 or (800) 448-2596 or by email: ellenh@cwag.org.

Following are steps that you can take to insure that the Medicare MSN or Medicaid EOB that you receive is correct:

- 1) Keep a record of medical appointments, tests, and supplies,
- 2) Review every MSN or EOB to be sure that only services and supplies that you received were billed, and
- 3) Report any discrepancy.

Before reporting, call the provider and question the bill; perhaps it was an honest mistake and the provider will correct it. If not, or if you do not wish to call, you have other options. >>>

You can call your county Benefit Specialist for help, or the phone number that is printed in the "customer service information" box in the upper right hand corner of your MSN or EOB. Or, if you have attended a presentation by a volunteer fraud spotter, you can contact the volunteer. Another option is to call the Elder Law Center at (800) 488-2596.

Medicare and Medicaid participants should remember:

- Never provide your Medicare/Medicaid number (or any part of it) unless you know with whom you are dealing.
- Never allow anyone, except appropriate medical professionals, to review your medical records or to recommend services.
- Never give your Medicare/Medicaid number in exchange for free services.
- Avoid anyone who says that an item or service is not covered, but they can bill Medicare/Medicaid and get it paid.
- Never accept medical supplies from a telephone solicitor, door-to-door salesperson, or from a TV or magazine ad.

Beware of providers who represent themselves as being part of, or endorsed by the government, Medicare, or Medicaid. Neither the government nor Medicare or Medicaid endorses products or services.

By following these suggestions, particularly by reporting one's concerns about MSNs and EOBs, we can reduce Medicare and Medicaid fraud, abuse, and waste.